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Application No. 10/696,274
Response Dated 23 April 2004
Reply to Notice to File Corrected Appln Papers

Replacement Sheet 1 / 24

Figure 1A Closing System

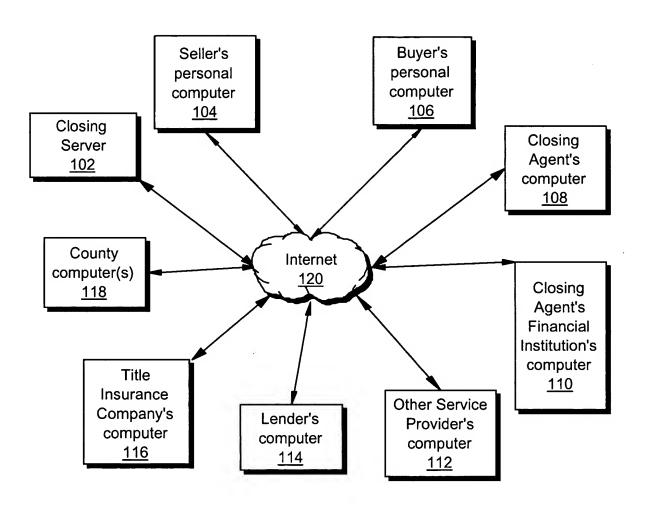
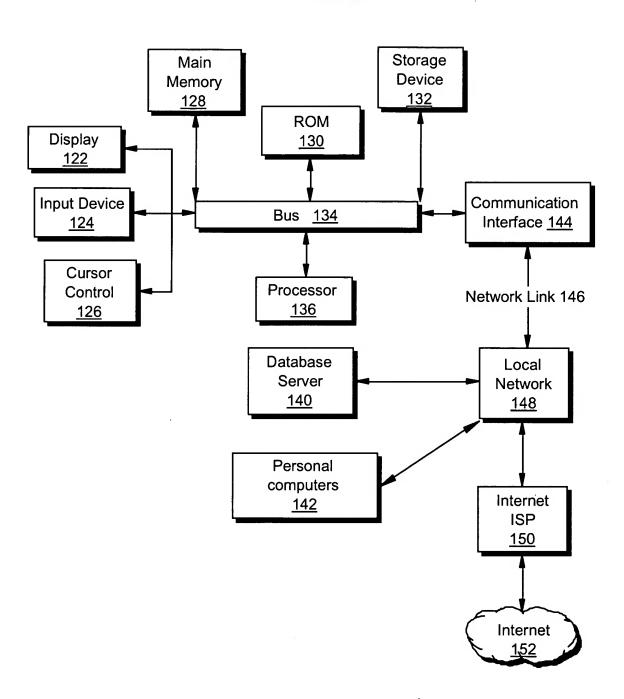
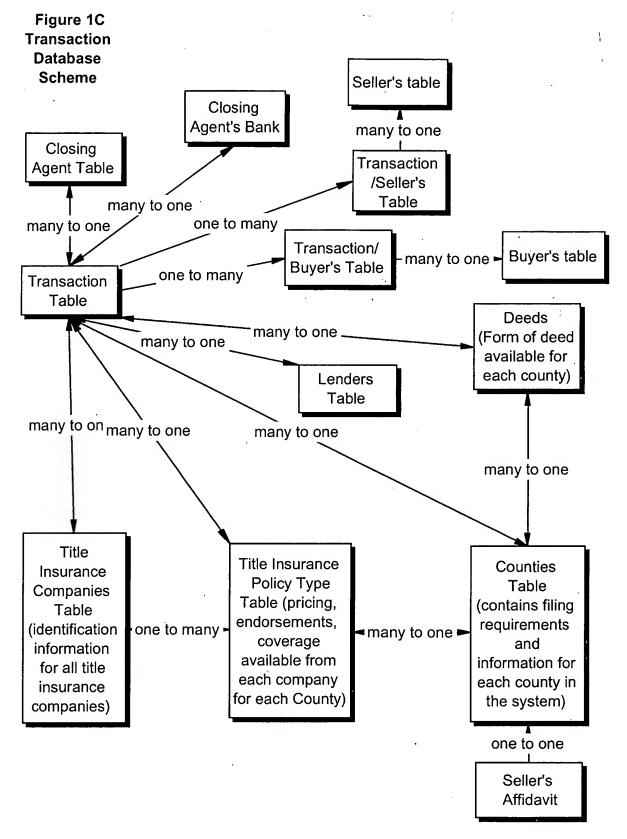


Figure 1B Closing Server



Application No. 10/696,274
Response Dated 23 April 2004
Reply to Notice to File Corrected Appln Papers

Replacement Sheet 3 / 24



Application No. 10/696,274 Response Dated 23 April 2004 Reply to Notice to File Corrected Appln Papers Replacement Sheet 4 / 24 Figure 2A Main **Routine** Go to step 1110 in User accesses Figure 11 and run system. Is user Registering Registration and registering or "logging Association Module. in"? 200 202 Logging in User enters transaction Does user wish to work on ID number. Is user Existing already associated with new or existing transaction. such transaction? 204 206 New No 1 Go to step User enters basic Yes 1140 in transaction information Figure 11. 212 208 Present user with schedule (if available) Create new transaction record, and open items assign transaction ID number and applicable to user. set trust account <u>210</u> balance to zero 214 Run Closing Instructions Module End. <u>211</u> Figure 3 216

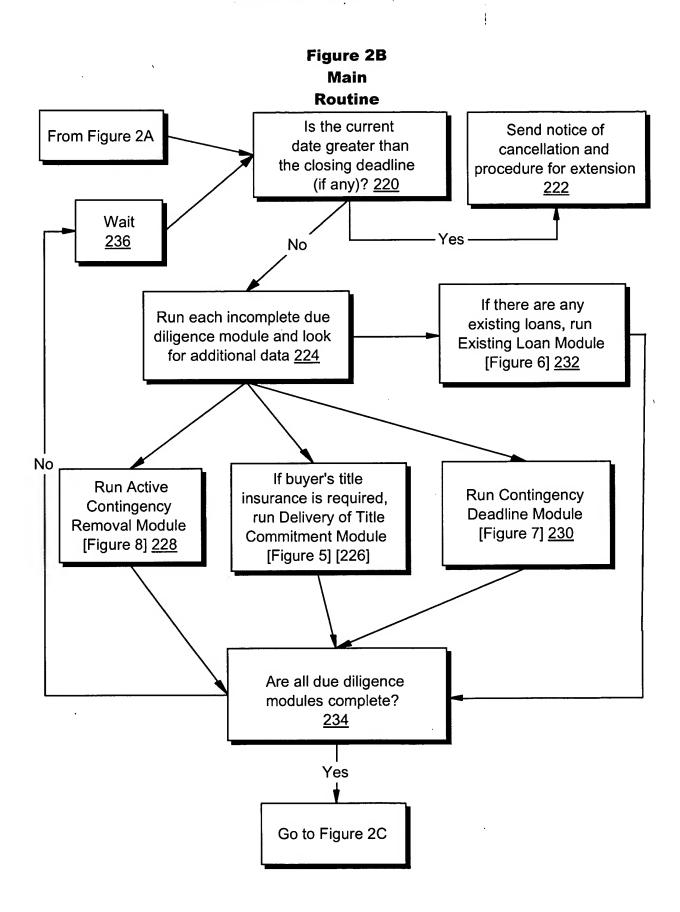
Go to Figure

2B

Create

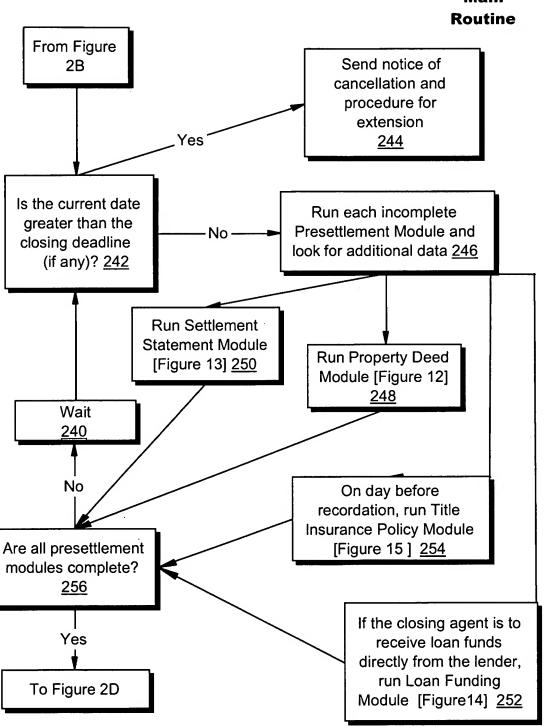
Schedule

218



Application No. 10/696,274
Response Dated 23 April 2004
Reply to Notice to File Corrected Appln Papers
Replacement Sheet 6 / 24

Figure 2C Main Routine



Application No. 10/696,274
Response Dated 23 April 2004
Reply to Notice to File Corrected Appln Papers
Replacement Sheet 7 / 24

Figure 2D Main Routine

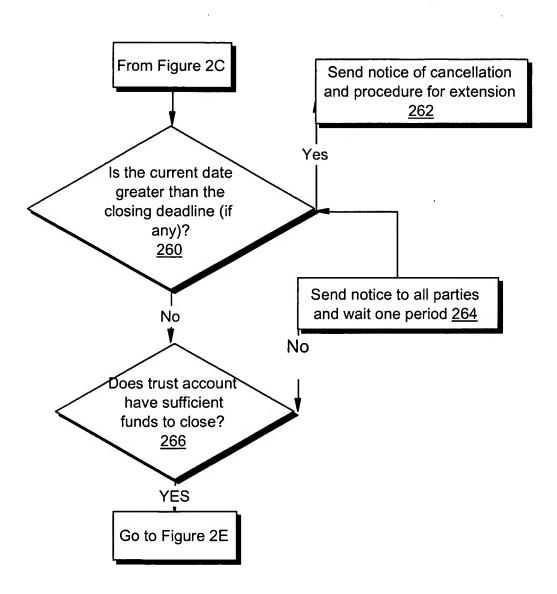
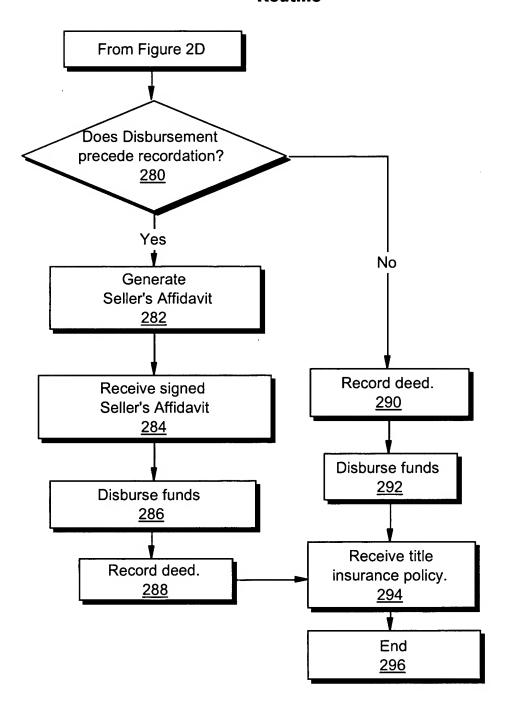


Figure 2E Main Routine



Application No. 10/696,274
Response Dated 23 April 2004
Reply to Notice to File Corrected Appln Papers
Replacement Sheet 9 / 24

Figure 3 **Closing Instructions** Module Does other party wish to **Present** approve, modify, or Closing Modify**►** cancel? 330 Questionnaire <u>300</u> Cancel Notify parties of cancellation 350 Party completes, digitally signs and Enter data from Closing **Approve** submits Closing Questionnaire into Questionnaire transaction database and <u>310</u> notify other party. 320 Lock down closing instructions, set up Buyer/Seller and 3rd party accesses, and notify all parties of agreement 340 End Module. _

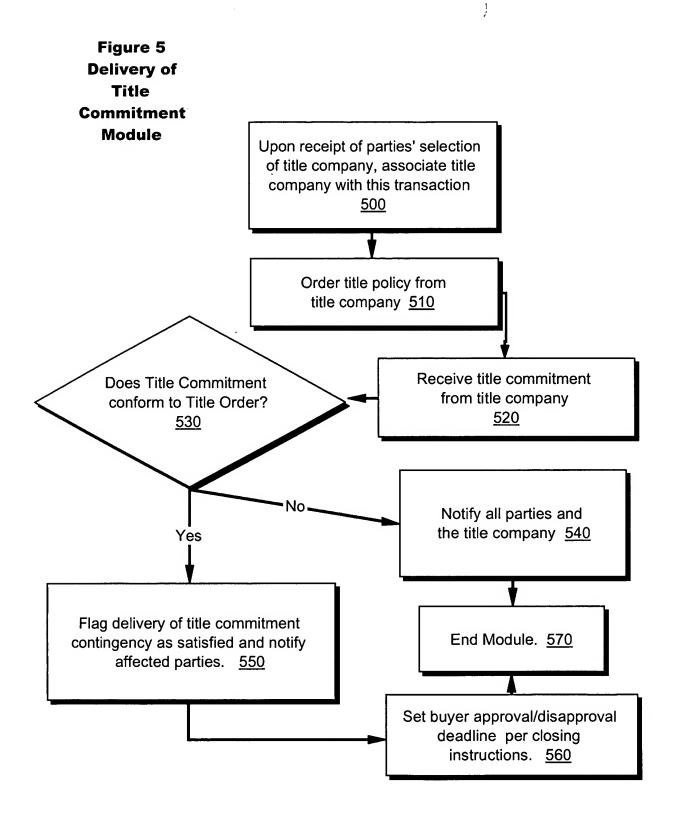
360

FIGURE 4 TRUST ACCOUNTING MODULE

Upon receipt of deposit confirmation from closing agent's bank or disbursement confirmation from closing agent, determine applicable transaction. <u>410</u> Access transaction database and enter the deposit or disbursement into record for applicable transaction. 420 Add funds received to, subtract funds disbursed from, trust account balance. 430

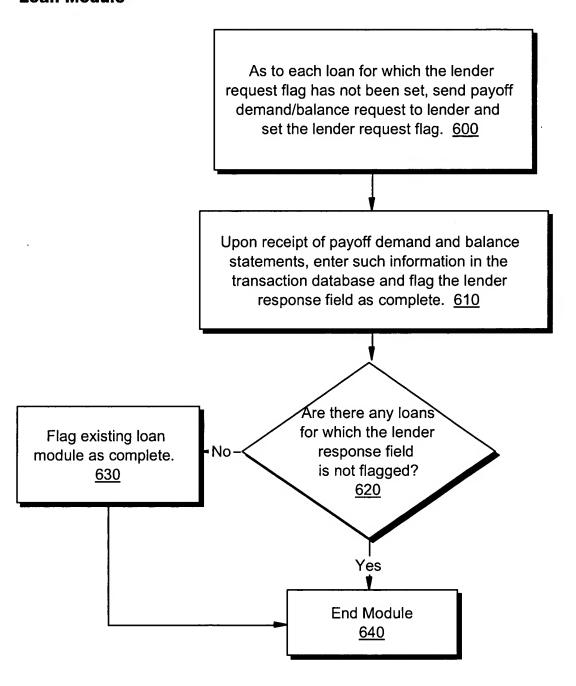
> End Module. 440

Application No. 10/696,274
Response Dated 23 April 2004
Reply to Notice to File Corrected Appln Papers
Replacement Sheet 11 / 24



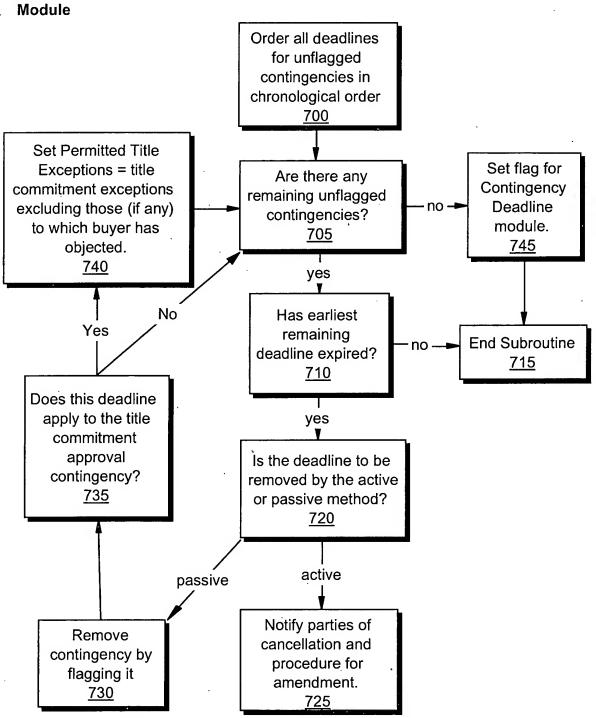
Application No. 10/696,274
Response Dated 23 April 2004
Reply to Notice to File Corrected Appln Papers
Replacement Sheet 12 / 24

Figure 6 Existing Loan Module



Application No. 10/696,274
Response Dated 23 April 2004
Reply to Notice to File Corrected Appln Papers
Replacement Sheet 13 / 24

Figure 7
Contingency
Deadline
Module



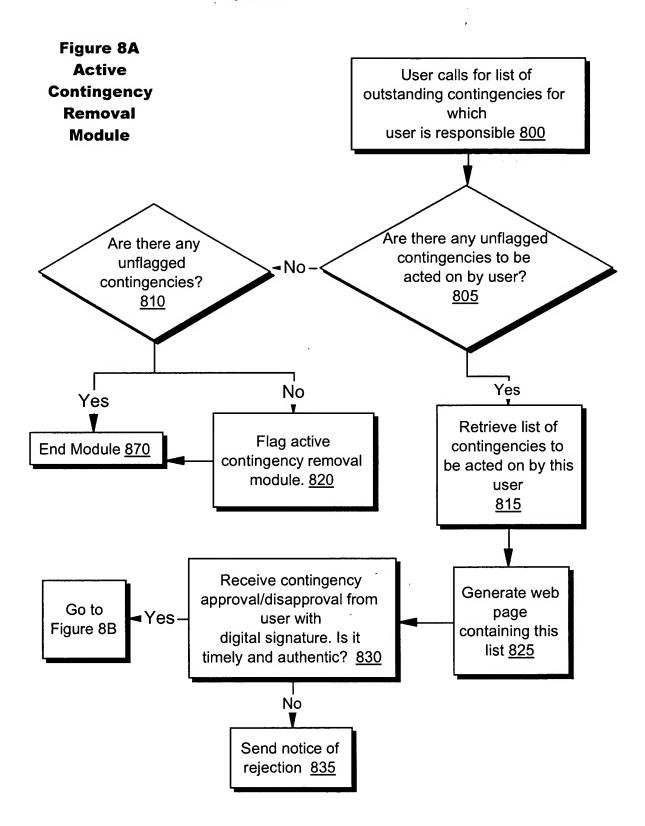
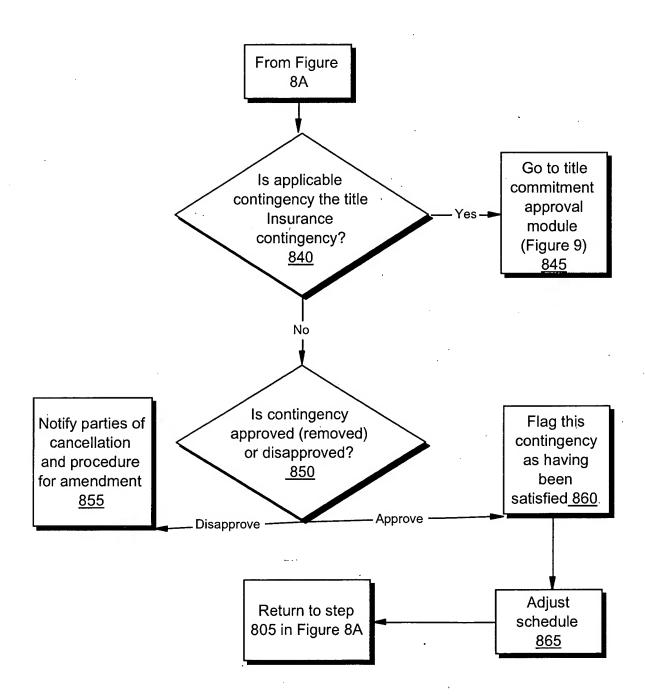


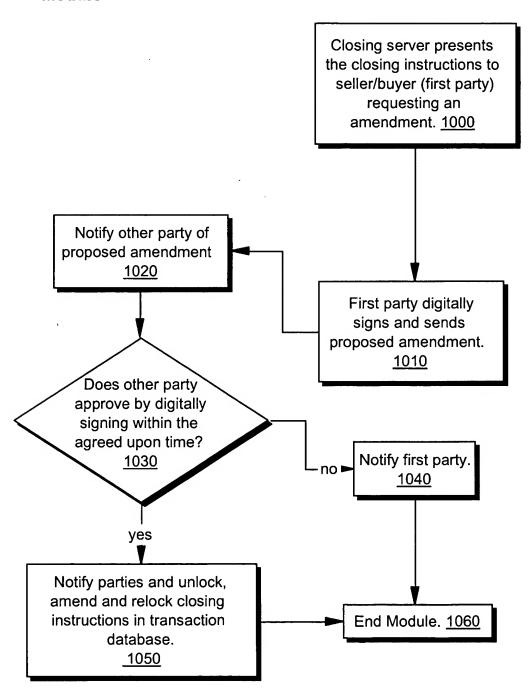
Figure 8B



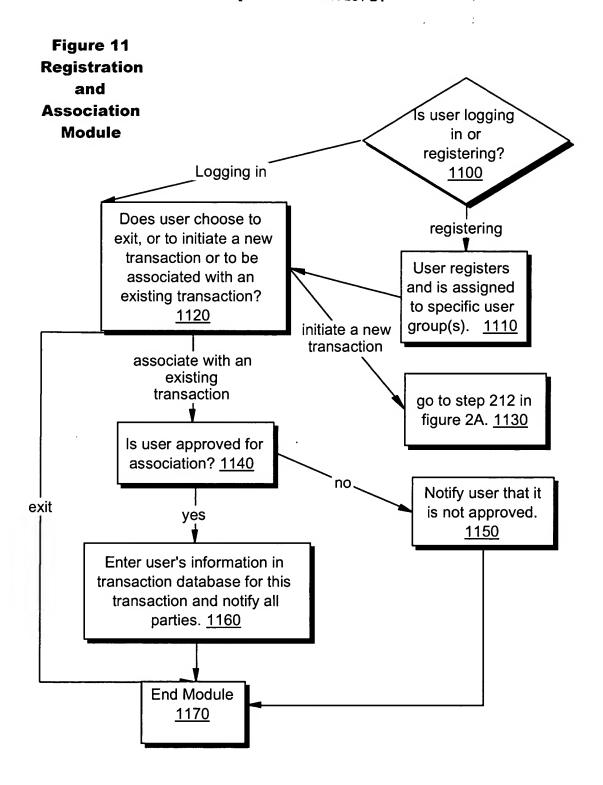
Reply to Notice to File Corrected Appln Papers Replacement Sheet 16 / 24 Figure 9 Has the party **Title** approved or **Commitment** disapproved of the **Approval** title commitment? Module 900 **Approved** Disapproved is the party sending Flag the applicable contingency its disapproval the as complete and set permitted buyer or the seller? exceptions = title commitment 920 exceptions excluding any that seller has agreed to correct. 910 Buyer Does Seller have the right (or obligation) to correct? 930 Seller Return to Step 865. 960 Yes Set seller's deadline for correction Notify parties of according to the contracted number of cancellation and procedure days after buyer's disapproval, for amendment 950 940

Application No. 10/696,274 Response Dated 23 April 2004

Figure 10
Amendment
Module

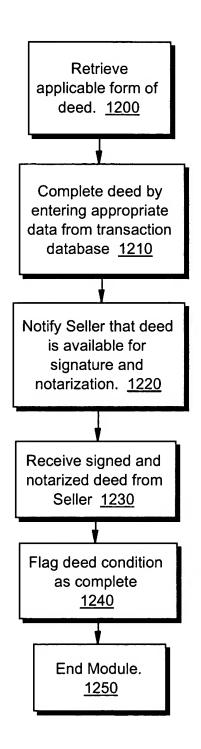


Application No. 10/696,274
Response Dated 23 April 2004
Reply to Notice to File Corrected Appln Papers
Replacement Sheet 18 / 24

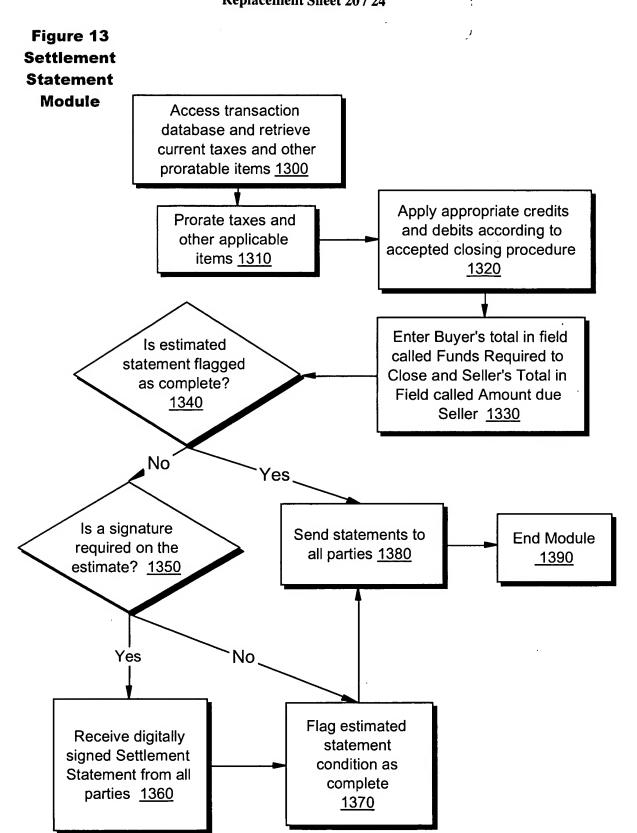


Application No. 10/696,274
Response Dated 23 April 2004
Reply to Notice to File Corrected Appln Papers
Replacement Sheet 19 / 24

Figure 12 Property Deed Module

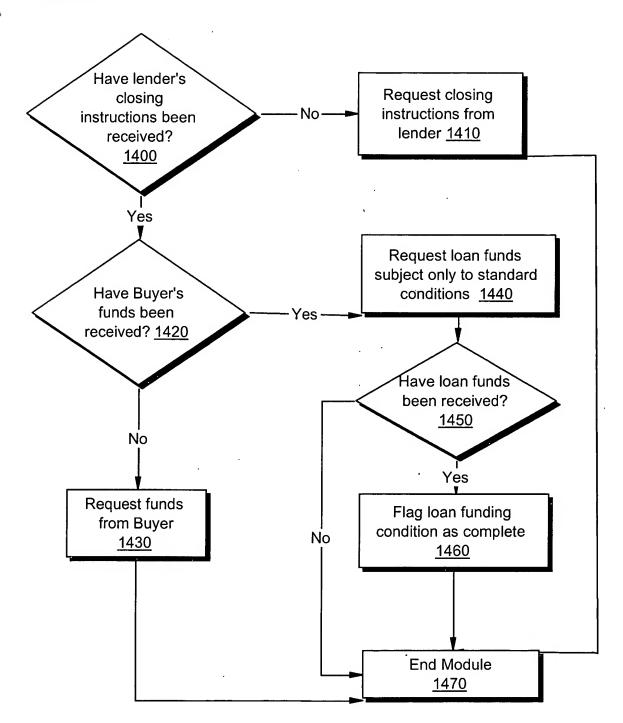


Application No. 10/696,274
Response Dated 23 April 2004
Reply to Notice to File Corrected Appln Papers
Replacement Sheet 20 / 24



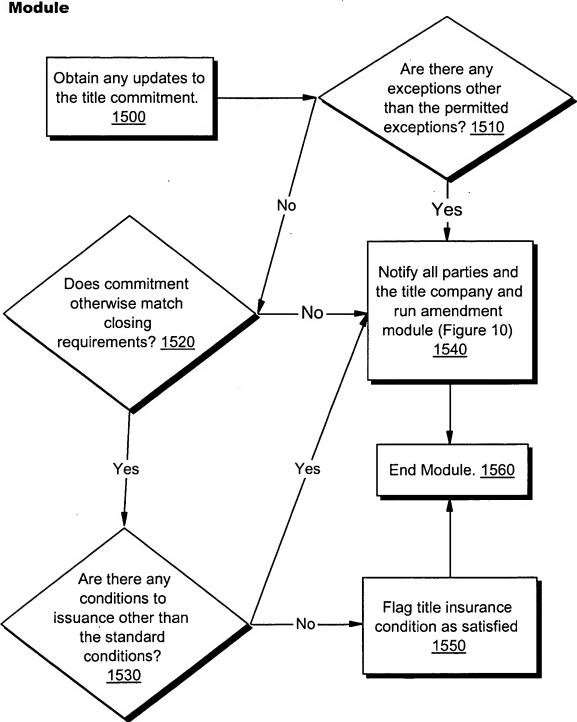
Application No. 10/696,274
Response Dated 23 April 2004
Reply to Notice to File Corrected Appln Papers
Replacement Sheet 21 / 24

Figure 14 Loan Funding Module



Application No. 10/696,274
Response Dated 23 April 2004
Reply to Notice to File Corrected Appln Papers
Replacement Sheet 22 / 24

Figure 15
Title
Insurance
Policy
Module





Application No. 10/696,274
Response Dated 23 April 2004
Reply to Notice to File Corrected Appln Papers
Replacement Sheet 23 / 24

1.	(Buyer) agrees to buy from (Seller) and Seller agrees to sell to Buyer the property described as follows: [Enter legal description of the property]		
2.	On (the Settlement Date) the Seller will convey fee simple title to Buyer. [Specify form of deed by clicking on the deed button and selecting a form from the list.]		
3.	Buyer shall pay Seller the sum of \$ (Purchase Price) on or before the Settlement Date. The Purchase Price will be paid in the form of: [check all that are applicable]		
	□ assumption of existing loan # from (name of Lender) (Lender's User ID number) □ new loan in the following amount: □ balance in cash from Buyer		
4.	From sale proceeds, pay off loan # from(name of lender) (Lender's User ID number).		
5. Buyer's obligation to purchase the Property is subject to the following contingencies:			
	a. Buyer to receive satisfactory financing of a portion of the Purchase Price. This contingency is to be removed by the active method or the passive method. Approval and disapproval must be made by notice from buyer seller on or before (enter date):		
	b. i. Title Insurance will be issued by: [select title insurance company by clicking on button for registered title insurance companies and selecting from the list.] or to be selected by (choose one): buyer seller or both buyer and seller. The title insurance premium is to be paid: (enter number between 0 and 100) % by Seller, the balance (if any) by Buyer.		
	ii. Buyer's Title Insurance shall be of the following type with the following endorsements, if any: [select title insurance policy type by clicking on the title policy button and selecting from the following list; then select any desired endorsement from the list of endorsements available with such policy.]		
	iii. Buyer shall be provided with a Title Commitment covering the Property within the following number of days after this Agreement is made: [enter number of days] This contingency may be removed only by the active method.		



Application No. 10/696,274
Response Dated 23 April 2004
Reply to Notice to File Corrected Appln Papers
Replacement Sheet 24 / 24

		iv. After receiving the Title Commitment, the buyer will be given an opportunity to approve or disapprove of the condition of title. Buyer's deadline for responding will occur how many days after Buyer's receipt of the Title Commitment: [enter number here] This contingency is to be removed by the (choose one): active method passive method. (Note that if title objections are correctible, removal must be by the passive method.)	
		v. If Buyer disapproves of an exception to title, then: Choose one: Contract terminates	
		Seller has [enter number here] days to agree to correct the objected to exception(s). This contingency is to be removed by the active method.	
	c.	[Enter exact text of miscellaneous contingency #1:] (Example, "no hazardous waste on the Property"). This contingency is to be removed by: notice from buyer notice from Seller by (choose one): passive method active method. On or before (enter date):	
	d.	[Enter exact text of miscellaneous contingency #2:] (Example, "no hazardous waste on the Property"). This contingency is to be removed by: notice from buyer notice from Seller by (choose one): passive method active method. On or before (enter date):	
6.	Cli	ck on closing agent button and select a closing agent from the list.	
7.	Clo	osing costs are to be allocated as follows:	
	spe	osing agent's fee shall be split equally between buyer and seller unless otherwise ecified here. (Allocate closing agent's fee % to Buyer and the balance Seller.)	
		e transfer tax shall be paid (enter number between 0 and 100) % by Seller, balance (if any) by Buyer.	
	Re	cording fees shall be paid by (choose one): Buyer Seller.	
8.		ter any additional terms which do not affect the closing instructions and about ich the closing agent need not be concerned: (Enter such terms here.)	
After completion, click on the submit button and follow instruction for affixing your digital signature.			

Figure 16B